

Information to identify the case:

Debtor 1	Joseph J Patrisian	Social Security number or ITIN xxx-xx-8439
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-22381-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph J Patrisian

8/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Joseph J Patrisian

Debtor

Case No. 17-22381-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Aug 15, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph J Patrisian, 533 Mellon Avenue, Rochester, PA 15074-1237
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
cr	+ Edgardo D Santillan, 775 Fourth Street, Beaver, PA 15009-2108
intp	+ Molly Davies, 143 Market Street, Beaver, PA 15009-2613
14727654	BONY as trustee of CWALT, Inc. ALT 2004-16CB, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14640892	Beaver County DRS, Beaver Courthouse, 800 3rd St, Beaver, PA 15009
14640893	+ Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
14640901	+ J. Philip Cilavincenzo, Esq., 255 College Ave., Beaver, PA 15009-2752
14640902	+ Molly McCaul, 1248 Blaine Road, Monaca, PA 15061-1024
14640903	+ Nathospcoll, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14640905	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14640907	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square, Warrington, PA 18976-3403

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
14640889	EDI: AIS.COM	Aug 16 2022 03:48:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14640890	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	Bank Of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14640891	+ EDI: BANKAMER.COM		

District/off: 0315-2

User: auto

Page 2 of 3

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14640894	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2022 03:48:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14725553	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2022 23:51:21	CACH, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485
14640896	EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One, P.O. Box 85520, Richmond, VA 23285
14640895	+ EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14723950	EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14640898	+ Email/Text: kburkley@berNSTeinlaw.com	Aug 15 2022 23:45:00	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
14640900	+ Email/Text: bknotice@ercbpo.com	Aug 15 2022 23:44:00	ERC/Enhanced Recovery Corp. 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14640897	EDI: JPMORGANCHASE	Aug 16 2022 03:48:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14640904	+ Email/Text: bankruptcynotices@psecu.com	Aug 15 2022 23:45:00	P S E C U, Po Box 67013, Harrisburg, PA 17106-7013
14681657	+ Email/Text: bankruptcynotices@psecu.com	Aug 15 2022 23:45:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14640906	+ Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	Shellpoint Mortgage, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14689565	EDI: AIS.COM	Aug 16 2022 03:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14640908	+ EDI: VERIZONCOMB.COM	Aug 16 2022 03:48:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
14658286	*	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14658287	*	Bank Of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14658288	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14658289	*	Beaver County DRS, Beaver Courthouse, 800 3rd St, Beaver, PA 15009
14658290	*+	Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
14658291	*+	CACH, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485
14658293	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, P.O. Box 85520, Richmond, VA 23285
14658292	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14658295	*+	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
14658297	*+	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14658296	*+	Edgardo D Santillan, Esquire, Santillan Law Firm, PC, 775 Fourth Street, Beaver, PA 15009-2108
14658298	*+	J. Philip Cilavincenzo, Esq., 255 College Ave., Beaver, PA 15009-2752
14658294	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

District/off: 0315-2

User: auto

Page 3 of 3

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14658299	*+	Molly McCaul, 1248 Blaine Road, Monaca, PA 15061-1024
14658300	*+	Nathospcoll, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14658301	*+	P S E C U, Po Box 67013, Harrisburg, PA 17106-7013
14658302	*+	PA SCUD, PO Box 69110, Harrisburg, PA 17106-9110
14658303	*+	Shellpoint Mortgage, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14658304	*+	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square, Warrington, PA 18976-3403
14658305	*+	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14640899	##+	Edgardo D Santillan, Esquire, Santillan Law Firm, PC, 775 Fourth Street, Beaver, PA 15009-2108

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... bnicholas@kmllawgroup.com
Edgardo D Santillan	on behalf of Creditor Edgardo D Santillan ed@santillanlaw.com edsCourt@debtlaw.com,edsCourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
J. Philip Colavincenzo	on behalf of Interested Party Molly Davies colavincenzolaw@verizon.net
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@verizon.net
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Joseph J Patrisian ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 9